This is a notice of a settlement of a class action lawsuit.
This is not a notice of a lawsuit against you.

If you are a person who was not a Concora Credit Inc. ("Concora") accountholder, but to whose cellular telephone Concora placed or caused to be placed an artificial or prerecorded voice call between May 2, 2021 and May 31, 2026, you may be entitled to compensation as a result of the settlement in the class action lawsuit captioned:

Seals v. Concora Credit Inc., No. 3:25-cv-00728-AN (D. Or.)

A federal court authorized this notice. This is not a solicitation from a lawyer.

Please read this notice carefully.
It explains your rights and options to participate in the class action settlement.

- The settlement will result in Concora paying $9,375,000 to fully settle and release certain claims of persons who were not Concora accountholders, but to whose cellular telephones Concora placed an artificial or prerecorded voice call between May 2, 2021 and May 31, 2026.
- The settlement fund will be used to enhance Concora's TCPA compliance and to pay settlement amounts to approved settlement class members who elect to participate, after deducting the costs of settlement notice and administration, attorneys' fees, litigation costs and expenses, and an incentive award to Alexis Seals, the consumer who initiated the class action against Concora.
- If you are a settlement class member, your legal rights are affected, and you now have a choice to make:

SUBMIT A TIMELY CLAIM FORM:	If you submit an approved claim form by **October 19, 2026**, you will receive a share of the settlement fund after certain amounts are deducted, and you will release certain Telephone Consumer Protection Act ("TCPA")-related claims you may have against Concora.
DO NOTHING:	If you do nothing, you will not receive a share of the settlement fund, but if you are a settlement class member you will release certain TCPA-related claims you may have against Concora.
EXCLUDE YOURSELF:	If you exclude yourself from the settlement, you will not receive a share of the settlement fund, and you will not release any TCPA-related claims you may have against Concora. The deadline to exclude yourself is **October 19, 2026**.
OBJECT:	You may write to the Court about why you do not like the settlement. The deadline to object is **October 19, 2026**.

Why is this notice available?

This is a notice of a settlement in a class action lawsuit. The settlement would resolve the class action lawsuit Ms. Seals filed against Concora. Please read this notice carefully. It explains the class action lawsuit, the settlement, and legal rights you may have, including the process for receiving a settlement payment, excluding yourself from the settlement, or objecting to the settlement.

What is the class action about?

Ms. Seals filed a class action lawsuit against Concora alleging that Concora violated the TCPA by placing calls to cellular telephones in connection with which Concora used an artificial or prerecorded voice absent prior express consent. The TCPA allows for damages in the amount of $500 per violation, and up to $1,500 for willful violations. However, prior express consent is a complete defense to a claim under the TCPA. You can find additional information about Ms. Seals's claims in her class action complaint, which is available at www.SealsTCPASettlement.com in the court documents section.

Why is this a class action?

In a class action, one or more people called "class representatives" file a class action lawsuit on behalf of people who have similar claims. All of these people together are a "class" or "class members." The court accordingly resolves claims for all class members at once, except for those who first exclude themselves from the class.

Why is there a settlement?

Ms. Seals, on the one hand, and Concora, on the other, have agreed to settle the class action lawsuit to avoid the time, risk, and expense associated with it, and to achieve a final resolution of the disputed claims. Under the settlement, settlement class members will obtain a payment in settlement of claims Ms. Seals raised in the class action lawsuit. Ms. Seals and her attorneys think the settlement is fair and reasonable.

How do you know if your claims are included in the settlement?

The settlement resolves claims on behalf of the following settlement class:

> All persons throughout the United States (1) to whom Concora Credit Inc. placed, or caused to be placed, a call, (2) directed to a telephone number assigned to a cellular telephone service, but not assigned to a Concora Credit Inc. accountholder, (3) in connection with which Concora Credit Inc. used, or caused to be used, an artificial or prerecorded voice, (4) from May 2, 2021 through May 31, 2026.

What does the settlement provide?

Concora will pay a total of $9,375,00 to resolve the settlement class's claims. This includes a mandatory TCPA minimum compliance spend in the amount of $1,000,000 within three years of the settlement. This investment will be focused on heightened reassigned telephone number compliance procedures—including use of the Federal Communications Commission's Reassigned Numbers Database—periodic internal auditing, employee training programs, and implementation of other related TCPA compliance policies.

Concora also will pay $8,375,000 into a settlement fund to compensate members of the settlement class. Out of the settlement fund will be paid:

a. Settlement compensation to approved, participating settlement class members;

b. Notice and administration costs not to exceed $340,000;

c. An award of attorneys' fees not to exceed $3,000,000, subject to the Court's approval;

d. Litigation costs and expenses incurred in litigating the TCPA claims in this matter not to exceed $25,000, subject to the Court's approval; and

e. An incentive award to Ms. Seals not to exceed $10,000, subject to the Court's approval.

Each member of the settlement class who submits an approved claim form will be entitled, subject to the provisions of the settlement agreement, to his or her equal share of the $8,375,000 settlement fund as it exists after deducting:

a. Notice and administration costs (including related taxes and expenses);

b. An award of attorneys' fees;

c. Litigation costs and expenses incurred in litigating the claims in this matter; and

d. An incentive award to Ms. Seals.

It is estimated that each participating and approved member of the settlement class will receive between $250 and $650. The actual amount each participating and approved member of the settlement class will receive may be more or less depending on the number of participating settlement class members who submit approved claims.

How can you get a payment?

You must mail a valid claim form to the Seals v. Concora Credit Inc., Settlement Administrator - 9243, PO Box 2599, Faribault, MN 55021-9599 postmarked by **October 19, 2026**. Or, if you received a postcard notice and claim form in the mail, you may submit a valid claim through www.SealsTCPASettlement.com by **October 19, 2026**.

If you did not receive a postcard notice and claim form in the mail you may request a claim form by (1) writing to the Seals v. Concora Credit Inc., Settlement Administrator - 9243, PO Box 2599, Faribault, MN 55021-9599, and (2) submitting proof of receipt of an artificial or prerecorded voice call or message from Concora to your cellular telephone between May 2, 2021 and May 31, 2026. If you receive a claim form in this manner, you must complete and return the claim form postmarked by **October 19, 2026** to participate in the settlement.

When will you be paid?

If the Court grants final approval of the settlement, settlement payments will be sent to approved settlement class members who timely mailed or submitted approved claim forms no later than 30 days after the judgment in the lawsuit becomes final. If there is an appeal of the settlement, payment may be delayed.

What rights are you giving up in connection with this settlement?

If you fall within the settlement class, and unless you exclude yourself from the settlement, you will give up your right to sue or continue a lawsuit against Concora over the released claims. Giving up your legal claims is called a release. If you fall within the settlement class, unless you formally exclude yourself from the settlement, you will release certain TCPA-related claims you may have against Concora.

For more information about the release, released parties, and released claims, you may obtain a copy of the class action settlement agreement from the settlement website, www.SealsTCPASettlement.com, or from the clerk of the United States District Court for the District of Oregon.

How can you exclude yourself from the settlement?

If you fall within the settlement class, you may exclude yourself from the settlement, in which case you will <u>not</u> receive a payment, and you will <u>not</u> release any TCPA-related claims you may have against Concora. If you fall within the settlement class, and if you wish to exclude yourself from the settlement, you must mail a written request for exclusion to the claims administrator at the following address, postmarked by **October 19, 2026**:

Seals v. Concora Credit Inc.,
ATTN: EXCLUSION REQUEST
Settlement Administrator - 9243
PO Box 2599
Faribault, MN 55021-9599

You must include in your request for exclusion your:

a. Full name;

b. Address;

c. Telephone number to which Concora placed an artificial or prerecorded voice call between May 2, 2021 and May 31, 2026, to demonstrate you are a member of the settlement class; and

d. Clear and unambiguous statement that you wish to be excluded from the settlement, such as "I request to be excluded from the settlement in the *Seals v. Concora Credit Inc.* action."

You must sign the request personally. If any person signs on your behalf, that person must attach a copy of the power of attorney authorizing that signature.

When and where will the court decide whether to approve the settlement?

The Court will hold a final fairness hearing on **November 24, 2026**, at **1:00 p.m.** The hearing will take place in person. At the final fairness hearing, the Court will consider whether the settlement is fair, reasonable, and adequate and, if so, whether final approval of the settlement should be granted. The Court will also hear objections to the settlement, if any. The Court may make a decision at that time, postpone a decision, or continue the hearing.

The date of the final fairness hearing may change without further notice. Settlement class members should check the settlement website, www.SealsTCPASettlement.com, or the court's Public Access to Court Electronic Records ("PACER") site to confirm that the date has not changed.

Do you have to attend the final fairness hearing?

No, there is no requirement that you attend the final fairness hearing. However, you are welcome to attend the hearing, in person, at your own expense. You cannot speak at the hearing if you have excluded yourself from the settlement class because the settlement no longer affects your legal rights.

What if you want to object to the settlement?

If you fall within the settlement class, and if you do not exclude yourself from the settlement class, you can object to the settlement, or any part of it, if you do not believe it is fair, reasonable, and adequate. If you fall within the settlement class, and if you wish to object, you must mail a written notice of objection, postmarked by **October 19, 2026**, to class counsel, counsel for Concora, and to the Court, at the following addresses:

Class Counsel:
Aaron D. Radbil
Greenwald Davidson Radbil PLLC
5550 Glades Road, Suite 500
Boca Raton, FL 33431

Counsel for Concora:
Genevieve Walser-Jolly
Womble Bond Dickinson (US) LLP
400 Spectrum Center Drive, Suite 1700
Irvine, CA 92618

The Court:
United States District Court for the District of Oregon
Mark O. Hatfield United States Courthouse
1000 Southwest Third Avenue
Portland, OR 97204-2944

You must include in your objection your:

a. Full name;

b. Address;

c. Telephone number to which Concora placed an artificial or prerecorded voice call between May 2, 2021 and May 31, 2026, to demonstrate that the objector is a member of the settlement class;

d. Statement of the objection;

e. Description of the facts underlying the objection;

f. Description of the legal authorities that support each objection;

g. Statement noting whether you intend to appear at the Fairness Hearing;

h. List of all witnesses that you intend to call by live testimony, deposition testimony, or affidavit or declaration testimony;

i. List of exhibits that you intend to present at the Fairness Hearing; and

j. Signature.

You can ask the Court to deny approval of the settlement by filing an objection. You cannot ask the Court to order a different settlement. The Court can only approve or reject the settlement. If the Court denies approval, no settlement payments will be sent out and the class action lawsuit will continue. If that is what you want to happen, you must object.

Any objection to the proposed settlement must be in writing. If you fall within the settlement class, and if you file a timely written objection, you may, but are not required to, appear at the final fairness hearing, in person. If you appear through an attorney, you are responsible for hiring and paying that attorney.

By when must you enter an appearance?

Any settlement class member who objects to the settlement and wishes to enter an appearance must do so by **October 19, 2026**. To enter an appearance, you must file with the clerk of the court a written notice of your appearance and you must serve a copy of that notice, by U.S. mail or hand-delivery, upon class counsel and counsel for Concora, at the addresses set forth in this notice.

What if you do nothing?

If you are a member of the settlement class, you do nothing, and the Court approves the settlement agreement, you will not receive a share of the settlement fund, but you will release certain TCPA claims you may have against Concora. If you fall within the settlement class, unless you exclude yourself from the settlement, you will not be able to sue or continue a lawsuit against Concora over the released TCPA claims.

What will happen if the Court does not approve the settlement?

If the Court does not finally approve the settlement, or if it finally approves the settlement and the approval is reversed on appeal, or if the settlement does not become final for some other reason, you will receive no benefits from the settlement and the class action lawsuit will continue.

Who is Ms. Seals's attorney?

Ms. Seals's attorney is:

> Aaron D. Radbil
> Greenwald Davidson Radbil PLLC
> 5550 Glades Road, Suite 500
> Boca Raton, FL 33431

The Court has appointed Ms. Seals's attorney to act as class counsel. You do not have to pay class counsel. If you want to be represented by your own lawyer, and have that lawyer appear in court for you in this case, you must hire one at your own expense.

Who is Concora's attorney?

Concora's attorney is:

> Genevieve Walser-Jolly
> Womble Bond Dickinson (US) LLP
> 400 Spectrum Center Drive, Suite 1700
> Irvine, CA 92618

Before what court is this matter pending?

Ms. Seals filed her class action lawsuit in the following court:

> United States District Court for the District of Oregon
> Mark O. Hatfield United States Courthouse
> 1000 Southwest Third Avenue
> Portland, OR 97204-2944

Where can you get additional information?

This notice summarizes the proposed settlement. For the precise terms and conditions of the settlement, please see the settlement agreement available at www.SealsTCPASettlement.com, by contacting class counsel, by accessing the court docket in this case, for a fee, through the court's PACER system, or by visiting the office of the clerk of the court for the United States District Court for the District of Oregon.

Or, to obtain additional information about this matter, please contact:

Seals v. Concora Credit Inc.,
Settlement Administrator - 9243
PO Box 2599
Faribault, MN 55021-9599
1-(866)-686-0059

Please do not call the judge about this class action. Neither she, nor any court personnel, will be able to give you advice about this class action. Furthermore, because neither Concora nor Concora's attorneys represent you, they cannot give you legal advice about this class action.

Important Dates	
August 5, 2026:	Order Preliminarily Approving the Settlement Entered
September 4, 2026:	Defendant to fund Settlement Fund (thirty days after entry of Order Preliminarily Approving the Settlement)
September 4, 2026:	Notice Sent (thirty days after entry of Order Preliminarily Approving the Settlement)
September 4, 2026:	Attorneys' Fees Petition Filed (forty days after entry of Order Preliminarily Approving the Settlement)
October 19, 2026:	Opposition to Attorneys' Fees Petition (seventy-five days after entry of Order Preliminarily Approving the Settlement)
October 19, 2026:	Deadline to Submit Claims, Send Exclusion, or File Objection (seventy-five days after entry of Order Preliminarily Approving the Settlement)
October 25, 2026:	Motion for Final Approval Filed (thirty days before final fairness hearing)
November 2, 2026:	Reply in Support of Attorneys' Fees Petition (fourteen days after the deadline for settlement class members to submit claims, object to, or exclude themselves from, the settlement)
November 10, 2026:	Opposition to Motion for Final Approval Filed (fourteen days before final fairness hearing)
November 17, 2026:	Reply in support of Motion for Final Approval (seven days before final fairness hearing)
November 24, 2026:	Final Fairness Hearing **1:00 p.m.**